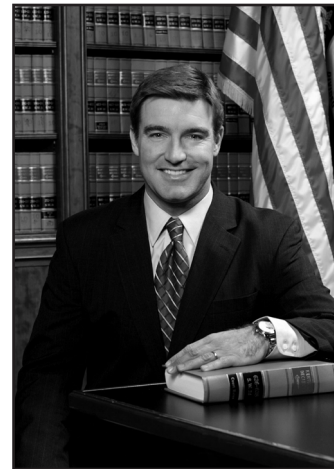
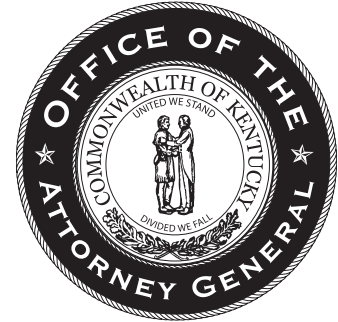


Prevention is often the best protection from common scams. You can help protect yourself by following some simple tips:

- Always review credit card and bank account statements for any unauthorized charges or withdrawals. You have 60 days from the date it appears on your statement to dispute any charge or transaction.
- Resist responding to junk mail or sweepstakes. It only puts you on more mailing and calling lists.
- Consider reducing unsolicited credit card applications and junk mail coming to your home. Call 1-888-5-OPT-OUT (1-888-567-8688) to reduce the credit card offers, and write the Mail Preference Service, Direct Marketing Association, Box 643, Carmel, NY 10512 to request that your name be removed from all current and future mailing lists. Include your name and address, and sign and date the request.
- Consider making it a rule in your household to never do business over the phone. Request all offers in writing and research the company before you buy anything.
- Be cautious of Internet shopping. Make sure you are shopping on secure sites, pay by credit card so that you are protected with the right to dispute any charges. Disputes which cannot be resolved with the buyer, seller, or the online auction company should be reported to the Federal Trade Commission (FTC) or the Attorney General's Office. Contact the FTC at 1-877-FTC-HELP (382-4357), or online at www.ftc.gov. Contact the Attorney General's Office at 888-432-9257, Option 3, or online at www.ag.ky.gov.
- Never sign a contract unless you read and understand the terms of the agreement. If you feel pressured, walk away.
- Never share personal information with unsolicited callers or others who do not need it.



Jack Conway
Attorney General



10 TIP OFFS TO A RIP OFF

For more information, contact:

Office of the Attorney General
Office of Consumer Protection
1024 Capital Center Drive
Frankfort, KY 40601-8204

(888) 432-9257

<http://ag.ky.gov/consumer>

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A CHECKLIST FROM THE
OFFICE OF THE ATTORNEY GENERAL

1. If you are asked to pay a fee or "taxes" before you receive a prize, don't do it. If you have to pay, it is illegal in Kentucky.
2. If you are sent a cashier's check to pay for your "fees" in a lottery or sweepstakes claim, beware. The check is counterfeit and you will be responsible for paying the bank back if you cash the check and wire money to the "promoter."
3. If you are asked to keep a transaction "secret" from family and friends, it's a scam.
4. If you are asked to buy expensive merchandise in order to increase your chances of winning a prize, it is illegal in Kentucky. Usually what you receive for your money will be worthless.
5. If an unknown company or solicitor asks for your bank account number, credit card number or other personal information, don't provide anything. It is a gimmick to steal your money and/or your identity.
6. If you see ads or receive calls offering "guaranteed loans" or "government grants," don't do it. You will be charged a fee and receive nothing in return.
7. If you are approached by someone offering a high rate of return on an investment or an investment "without risk," beware. You may be investing in a bogus venture!
8. If you receive emails or letters from an unknown source claiming that you are the heir to a foreign estate, ignore it. It is a new twist to an age old scam. You will be asked to send money for fees, but will receive nothing in return.
9. If a caller or sales person is using high pressure sales tactics, scare tactics, or insists on an immediate decision from you to buy, be careful. It is a gimmick for you to spend your money fast without first researching the offer.
10. If you are contacted by a charitable solicitor who cannot provide you information about how the money will be spent or what percentage of your dollar goes to the cause, beware. You should research your charity before you give.

